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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re:	Swentor	Atty Docket: 24482/002
Serial No:	09/754,929	Examiner: Fults, Richard C.
Filed:	January 4, 2001	Group Art Unit: 2163
Title:	INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS	

RESPONSE TO OFFICE ACTION DATED 9/8/04

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant presents the following Response above-identified Office Action.

Reconsideration and withdrawal of the rejection and objections of record are respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 3 of this paper.

I hereby certify that this correspondence
is being deposited with the United States
Postal Service as first class mail in an envelope
addressed to: Director of the United States
Patent & Trademark Office, P.O. Box 1450,
Alexandria, VA 22313-1450 on 2-8-05

Kevin Long
2-8-05
Date